

## REFERENCES

- Abercombie et al. (2010). *Kamus Sosiologi*. Yogyakarta: Pustaka Belajar.
- Achtziger, A. H. (2015). Debt out of control: The links between self-control, compulsive buying, and real debts. *J. Econ. Psychol.* 49, 141-149.
- Acocella, J., & Chalhoun, J. (1990). *Psikologi tentang penyesuaian dan hubungan kemanusiaan (Alih bahasa: Satmoko, R.S)*. Semarang: IKIP Press.
- Agus, J. (2012). *Pembinaan Kompetensi Sosial dan Kompetensi*. Surakarta: Skripsi UMS.
- Ameliawati, M., & Setiyani, R. (2018). The Influence of Financial Attitude, Financial Socialization, and Financial Experience to Financial Management Behavior with Financial Literacy as the Mediation Variable. *International Conference on Economics, Business and Economic Education*, (pp. 811-832).
- Ameriks, e. a. (2003). Wealth Accumulation And The Propensity To Plan. *Quarterly Journal of Economics*.
- and, V. S. (2013). Attitudinal, Self-Efficacy, and Social Norms Determinants of Young Consumers' Propensity to Overspend on Credit Cards. *Journal of Consumer Policy*, 179-196.
- Annamria , L., & Olivia, S. M. (2011). FINANCIAL LITERACY AND PLANNING: IMPLICATIONS FOR RETIREMENT WELLBEING. *NBER Working Paper No. 17078*.
- Arifin, A. Z. (2017). The Influence of Financial Knowledge, Control and Income on Individual Financial Behavior. *European Research Studies Journal*, XX(3A, 2017), 635-648.
- Arifin, A. Z., Kevin, K., & Siswanto, H. P. (2017). THE INFLUENCE OF FINANCIAL KNOWLEDGE, FINANCIAL CONFIDENCE, AND INCOME ON FINANCIAL BEHAVIOR AMONG THE WORKFORCE IN JAKARTA. *Jurnal Ilmiah Manajemen*, 37-47.
- Arikunto, & Suharsimi. (2010). *Anggaran Perusahaan*. Jakarta: Rineka Cipta.

- Arsanti, C., & Riyadi, S. (2018). Analisis Pengaruh Literasi Keuangan Terhadap Perilaku Keuangan Mahasiswa (Studi Kasus Mahasiswa Perbanas Institute Fakultas Ekonomi dan Bisnis). *Perbanas Review* 3(2).
- Bertisch. A.M. (1994). Personal Finance. *Harcourt Brace and Company*.
- Biljanovska, N., & Palligkinis, S. (2015). Control thyself: Self-control failure and household wealth. *SAFE Working Paper No. 69*.
- Charlin J.P. (2009). *Dictionary of Psychology, (Terjemah. Kartini Kartono)*. Jakarta: PT. Raja Grafindo Persada.
- Choi, J. J., Laibson, D., & Madrian, B. (2011). \$100 bills on the sidewalk: Suboptimal investment in 401 (k) plans. *Rev. Econ. Stat.* 93 (3), 748-763.
- Davis, K. (2010). *Organizational Behavior – Human Behavior at Work 13th Edition*. New Delhi: McGraw Hill Company.
- Demirdogen, O., Yaprakli, S., Yilmaz, K. M., & Husain, J. (2010). Customer Risk Perceptions of Internet Banking - A Study in Turkey. *The Journal of Applied Business Research*, 26, No.6.
- Diehl, L. J. (2016). Now or Never: Effects of Limited Purchase Opportunities on Patterns of Regret over Time. *Journal of Consumer Research*, vol.33, issue 3, 342-351.
- Featherman, M. S., & Pavlou, P. A. (2003). Predicting E-Services Adoption: A Perceived Risk Facets Perspective. *International Journal Human-Computer Studies*, 59, 451-474.
- Garman, E. T., Leech, I. E., & Grable, J. E. (1996). The Negative Impact Of Employee Poor Personal Financial Behaviors On Employers. *Association for Financial Counseling and Planning Education*, Vol.7(1).
- Gathergood, J. (2012). Self-Control, Financial Literacy and Consumer Over- Indebtedness. *J. Econ. Psychol.* 33, 590–602.
- Gautam, D. V. (2011). An Empirical Study to Understand the Different Antecedents of Relationship Quality in the Indian Context With Reference to the Mobile Telecommunication Sector. *Romanian Journal of Marketing*.
- Gedmintiene, D. &. (2016). The Importance of Personal Finance for Investment and Applying Financial Behaviour Principles in Personal Finance Investment Decision in Lithuania. *Societal Studies Research Journal*, 8(1), 118-131.

- Ghufron, M., & Risnawati, N. R. (2014). In *Teori - Teori Psikologi* (p. 29). Yogyakarta: ArRuzz Media.
- Goldfried, M., & Merbaum, M. (1973). *Behavior change through self-control*. Oxford: APA.
- Gujarati. (2012). *"Dasar-dasar ekonometrika" buku 2 edisi 5*. Jakarta: Salemba Empat.
- Halim, Y. K., & Astuti, D. (2015). Financial Stressors, Financial Behavior, Risk Tolerance, Financial Knowledge, dan Kepuasan Financial. *FINESTA*, Vol 3 No.1 ; 19-23.
- Hammond, J. S., Keeney, R. L., & Raiffa, H. (1998). The Hidden Traps in Decision Making. *Harvard Business*, 1-11.
- Harold, W. E., & Patricia, M. R. (1999). Does retirement planning affect the level of retirement. *Financial Services Review* 8, 117-127.
- Hurlock, E. (2008). *Psikologi Perkembangan Suatu pendekatan Sepanjang Rentang Kehidupan*. Jakarta: Erlangga.
- Hurlock, E. B. (1973). *Psikologi Perkembangan*. Jakarta: Erlangga.
- Ibrahim, D., Harun, R., & Isa, Z. M. (2009). A Study on Financial Literacy of Malaysian Degree Students. *Cross-cultural Communication*, 5, No.4, 51-59.
- Ida, & Dwita, C. Y. (2010). Pengaruh Locus of Control, Financial Knowledge, Income terhadap Financial Management Behavior. *Jurnal Bisnis Dan Akuntansi*, 31-144.
- Ikhsan Lubis, A. (2009). *Akuntansi Keperilakuan Edisi.2*. Jakarta: Salemba.
- Ivancevich, J. (1976). "The Effect of Goal Setting on Performance and Satisfaction". *Journal of Applied Psychology*, 605-612.
- Kapoor, E, Horvitz, & S. Basu. (2007). Selective Supervision: Guiding Supervised Learning with Decision Theoretic Active Learning. *International Joint Conference*.
- Kemdal, A., Bloom, E. D., & Montgomery, H. (2007). Perspectives Personal and Emotions in Personal Decision Making. *International Journal of Psychology and Psychological Theory*, 381-291.
- Kenis, I. (1979). Effects of Budgetary Goal Characteristics on Managerial Attitudes and Performance. *The Accounting Review Vol. LIV No. 4*, pp 707.
- Khafiyah, N. N. (2019). *Pengaruh Persepsi Mahasiswa Mengenai Uang Elektronik Terhadap Minat Menggunakan Aplikasi OVO (Studi pada Mahasiswa Jurusan Pendidikan IPS UIN Syarif Hidayatullah Jakarta)*. Fakultas Ilmu Tarbiyah dan Keguruan Universitas Islam Negeri Syarif Hidayatullah Jakarta.



- Liang, H., Lu, D., & Tu, L. (2006). *The Perceived Risk an The Consumer Decision-Making Process - A Study on Credit Card Holders*. The Department of Business Studies Kristianstad University.
- Lianto, R., & Elizabeth, S. M. (n.d.). Analisis Pengaruh Financial Attitude, Financial Knowledge, Income Terhadap Financial Behavior Di Kalangan Ibu Rumah Tangga Palembang (Studi Kasus Kecamatan Ilir Timur I).
- Luarn, P., & Lin, H.-H. (2005). Towards and Understanding of the Behavioral Intention to Use Mobile Banking. *Computers in Human Behavior*, 21, 873-891.
- Lusardi, A. (1999). "Information, Expectations, and Savings for Retirement". In *Behavioral Dimensions of Retirement Economics*, edited by Henry Aaron. Washington,.
- Manullang. (1982). *Perilaku Organisasi: Konsep Dasar dan Aplikasinya*. cetakan ke 6. Jakarta: Pt.Rajawali Press.
- Mason, C. L., & Wilson, R. M. (2000). Conceptualising Financial Literacy. *Journal of Consumer Affairs*, 39.
- Michael, Mahoney, J., & Thoresen, C. (1975). *Behavioral Self Control : Power to The Person in Roberts, Behavioral Self Control : Power to The Person in Roberts, T.B. 1975. Four Psychologies Applied to Education*. New York: John Wiley and Sons.
- Milani, K. (1975). The Relationship of Participation in Budget Setting to Industrial Supervisor Performance and Attitude: A Field Study. *The Accounting Review*, 274-284.
- Moordiningsih, & Faturachman. (2006). Proses Pengambilan Keputusan Dokter. *Jurnal Psikologi Vol.33*, No.22.
- Mr. Hock Ng, W. N. (2011). Influence of Investment Experience and Demographic Factors on Retirement Planning Intention. *International Journal of Business Management*, Vol.6, No.16.
- Munandar, A. (2011). *Psikologi Industri dan Organisasi*. Jakarta: Universitas Indonesia (UI-Press).
- Mwencha, P. M., Muathe, S. M., & Thuo, J. K. (2014). Effects of Perceived Attributes, Perceived Risk and Perceived Value on Usage of Online Retailing Services. *Journal of Management Research*, 6, No.2.
- Nafarin, M. (2013). *Penganggaran Perusahaan*. Edisi ketiga, Cetakan kedua, Buku 1. Jakarta: Salemba Empat.

- Newman, W. L. (1997). *Social Research Methods Qualitative and Quantitative Approache*. Boston: Allyn & Bacon.
- Nidar, S. R., & Bestari, S. (2012). Personal Financial Literacy Among University Students (Case Study at Padjadjaran University Students, Bandung, Indonesia). *World Journal of Social Sciences*, 2, No.4, 162-171.
- Nofsinger, J. R. (2005). Social Mood and Financial Economics. *Journal of Behavioral Finance Volume 6*.
- Nurfaujiyanti. (2010). *Hubungan Pengendalian Diri Dengan Perilaku Agresi Pada Anak Jalanan*. Jakarta: Skripsi Universitas Islam Negeri Jakarta.
- Parkinson. (2016). Global, regional, and national burden of Parkinson's disease, 1990–2016: a systematic analysis for the Global Burden of Disease Study 2016. *GBD 2016 Parkinson's Disease Collaborators*, vol.17, issue 11, 939-953.
- Ph.D, K. S., Ph.D, H. S., & Ph.D, S. Y. (n.d.). Factor Influencing the Adoption Behavior of Mobile Banking: A South Korean Perspective. *Journal of Internet Banking and Commerce*.
- Prasetyo, B. (2006). *Metode Penelitian Kuantitatif : Teori dan Aplikasi*. Jakarta: Raja Grafindo Persada.
- Ramadhan, M. I. (2017). *Analisis Financial Literacy, Financial Behavior dan Financial Attitude Mahasiswa Fakultas Eknonomi dan Bisnis Universitas Sumatera Utara*. Fakultas Ekonomi dan Bisnis Universitas Sumatera Utara.
- Ranupandjojo, Heidjrachman, Husnan, & Suad. (1993). *Manajemen Personalia*. Yogyakarta: BPFE.
- Ricciardi, V. S. (2005). What is Behavior in Finance. *Business Education and Technology Journal*, 7(5), 54-65.
- Robison , L. J., Shupp, R. S., & Myers, R. J. (2010). Expected Utility Paradoxes . *Journal of Socio-Economics* 39 (2), 187-193.
- Santoso, S. (2012). *Panduan Lengkap SPSS Versi 20* . Jakarta: PT Elex Media Komputindo.
- Sasongko, & Parulian. (2015). *Anggaran*. Jakarta: Salemba Empat.
- Servon, L. J., & Kaestner, R. (2008). Consumer Financial Literacy and the Impact of Online Banking on the Financial Behavior of Lower-Income Bank Customers. *The Journal of Consumers Affairs*, 42, No.2.

- Shanmugam, A., Savarimuthu, M. T., & Wen, T. C. (2014). Factors Affecting Malaysian Behavioral Intention to Use Mobile Banking With Mediating Effects of Attitude. *Academic Research International*, 5(2).
- Siamat, D. (2005). Manajemen Lembaga Keuangan. In D. Siamat, *Kebijakan Moneter dan Perbankan Edisi ke 5* (pp. 703-704). Jakarta: Fakultas Ekonomi dan Bisnis.
- Siddik, M. N., Sun, G., Yanjuan, C., & Kabiraj, S. (2014). Financial Inclusion through Mobile Banking: A Case of Bangladesh. *Journal of Applied Finance & Banking*, 4, No.6, 109-136.
- Singarimbun, M., & Effendi, S. (1989). *Metode Penelitian Survey*. Jakarta: LP3ES.
- Steers, R. M. (1979). "Factors Affecting Job Attitudes in a Goal-Setting Environment," in Kenis, "Effects of Budgetary Goal Characteristics on Managerial Attitudes and Performance". *The Accountan Review*, 707 – 721.
- Strömbäck, C. C., Lind, T., Skagerlund, K., Västfjäll, D., & Tinghög, G. (2007). Does self-control predict financial behavior and financial well-being? *Journal of Behavioral and Experimental Finance*, 14, 30-38.
- Sugiyono. (2000). *Metode Penelitian Bisnis*. Bandung: Alfabeta.
- Sugiyono. (2012). *Metode Penelitian Kuantitatif, Kualitataif dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2014). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2016). *Metode Penelitian Kuantitatif Kualitataif dan Kombinasi (Mixed)*. Bandung: Alfabeta.
- Suharman. (2005). *Psikologi Kognitif*. Surabaya: Srikandi.
- Suliyanto. (2005). *Analisis Data dalam Aplikasi Pemasaran*. Bogor: Ghalia Indonesia.
- Sumanjeet, D. (2009). Eergence of Payment Systems in the Age of Electronic Commerce: The State of Art.
- Syamsi, I. (1995). *Pengambilan Keputusan dan Sistem Informasi*. Jakarta: Bumi Aksara.
- Synder, & Gangestad, S. (1986). On The Nature of Self-monitoring : Matters of. *Journal of Personality And Social*, 123-139.
- Tejada, J., & Punzalan, J. (2012). On the Misuse of Slovin's Formula. *The Philippine Statistician*, 61 (1), 129-136.
- Thomas, F., Nathan, D., & Finkel, E. J. (2012). Self-Control and Aggression. 20-25.



Tversky, A., & Kahneman, D. (1981). The framing of decisions and the psychology of choice. *AAAS Vol. 211, Issue 4481*, pp. 453-458.

Unola Elvira, L. N. (2014). Analisa Hubungan Faktor Demografi dengan Perencanaan Dana Pendidikan dan Dana Pensiun pada MAsyarakat. *FINESTA Vol.2, No.2*, 29-34.

Veneta Sotiropoulos, A. d. (2012). Attitudinal, Self-Efficacy, and Social Norms Determinants of Young Consumers' Propensity to Overspend on Credit Cards. *Journal of Consumer Policy, vol.23, issue 2*, 176-196.

Wang, Y., & Ruhe, G. (2007). The Cognitive Process of Decision Making. *International Journal of Cognitive Informatics and Natural Intelligence, 1(2)*, 73-85.

Wiharno, H. (2018). Pengaruh Financial Knowledge, Financial Behavior dan Financial Attitude Terhadap Personal Financial Management. *JRKA, 4(1)*, 64-76.

Xiao, J. J., & Dew, J. (2011). The Financial Management Behavior Scale: Development and Validation. . *Journal of Financial Counseling and Planning, 22(1)*, 43-59.

Yulianti, N., & Meliza Silvy. (2013). Sikap Pengelola Keuangan Dan Perilaku Perencanaan Investasi Keluarga Di Surabaya. *Journal of Business and Banking, Vol 3*, 57-68.

